Title: SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR PERFORMING A GENERALIZED CONTINGENT VALUATION Inventor(s): Scott H. Mathews & Vinay T. Date Atty Dkt No: 38190/234988

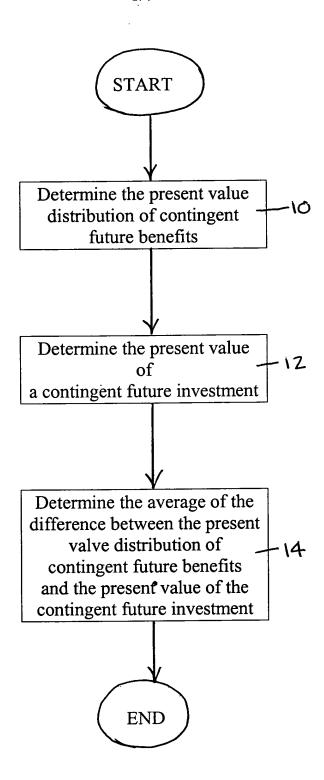
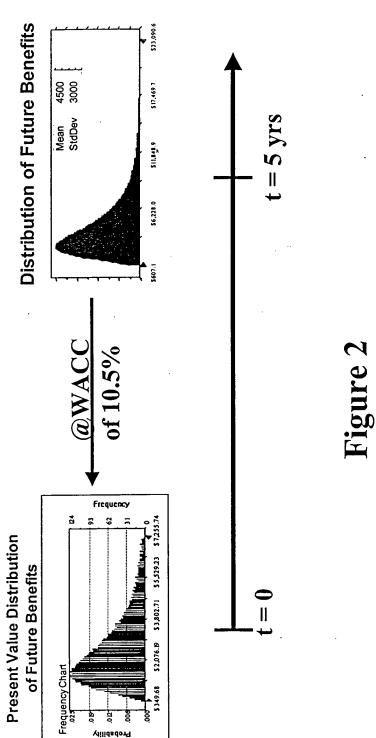


Figure 1

Title: SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR PERFORMING A GENERALIZED CONTINGENT VALUATION Inventor(s): Scott H. Mathews & Vinay T. 1 Atty Dkt No: 38190/234988



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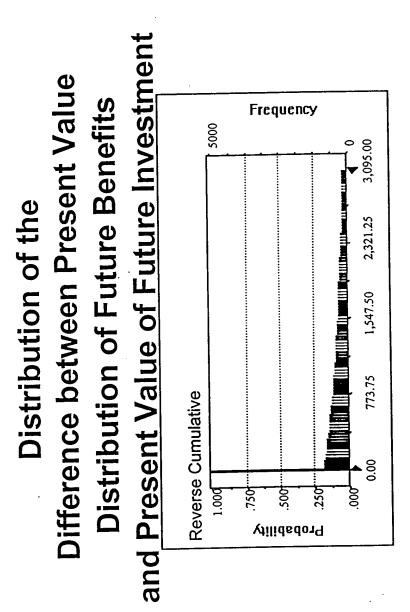


Figure 3

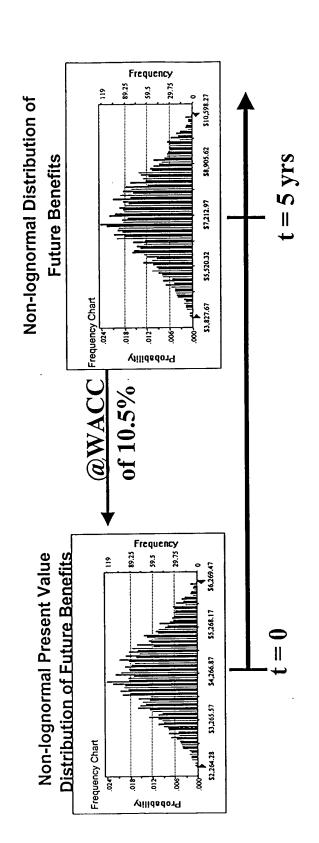


Figure 4

Title: SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR PERFORMING A GENERALIZED CONTINGENT VALUATION Inventor(s): Scott H. Mathews & Vinay T. Datas Atty Dkt No: 38190/234988

Distribution of the Difference between Non-lognormal Present Value Distribution of Future Benefits and Present Value of Future

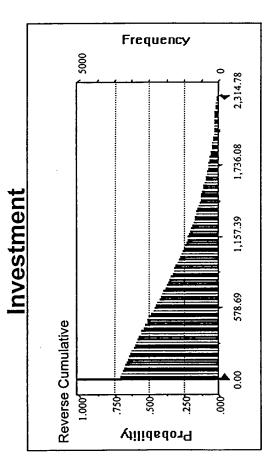


Figure 5

Title: SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR PERFORMING A GENERALIZED CONTINGENT VALUATION Inventor(s): Scott H. Mathews & Vinay T. Data-Atty Dkt No: 38190/234988

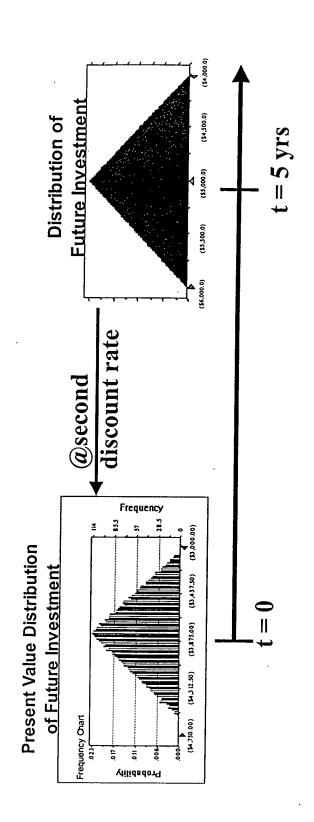


Figure 6

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Atty Dkt No: 38190/234988

7/7

Difference between Present
Value Distribution of Future Benefits
and Present Value Distibution of
Future Investment with Potential
Loss Adjustment

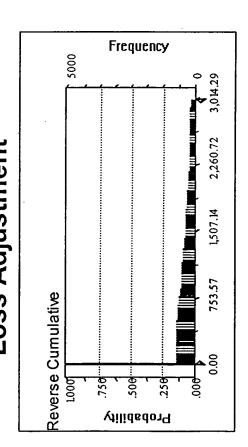


Figure 7